

1
2 PETER SZANTO 503-610-0865
3 P.O. Box 4614
Portland OR 97208

CLERK, U.S. BANKRUPTCY COURT
DISTRICT OF OREGON

APR - 3 2017

LODGED
PAID
RECD
DOCKETED

United States Bankruptcy Court

in and for the District of OREGON

1001 SW 5th Av., Portland OR 97204

9 # 16 -bk-33185 pcm11

10 In Re Peter Szanto, Debtor

11 DEBTOR'S Notice of Amendment
12 of Schedules

13 (Amended Income and Expense
14 Schedules and Declaration are
15 Attached Hereto)

16
17 Hon. Judge Peter C. McKittrick, presiding

18
19 May it please this Honorable Court.

20 To the Court, the U.S. Trustee and the creditors, please take notice,
21 pursuant to FRBP 1009(a), Debtor's General right to amend, debtor
22 herewith and hereby amends his income and expense schedules and
23 supports said amendments with the attached supporting Declaration.

24
25 Dated April 1 /17

Peter Szanto

1

2 **PROOF OF SERVICE**

3

4 My name is Susan Bier, I am over 21 years of age and not a party
5 to the with action. My business address is PO Box 4614, Portland OR 97208.

6 On the date indicated below, I personally served the within:

7 **NOTICE** on:

- 8
- 9 a. Internal Revenue Service, Boris.Kukso@usdoj.gov
- 10 b. First Service Residential, 15241 Laguna Canyon Rd, Irvine CA 92618
- 11 c. JPMorgan Chase Bank, represented by:

12 Cara Richter c/o Shapiro & Sutherland

13 1499 SE Tech Center Place, Suite 255, Vancouver, WA 98683

- 14 d. Bank of America, c/o McCarthy & Holthus
15 920 SW 3rd Av., Portland OR 97204
- 16 e. Oregon Department of Revenue, 955 Center St., Salem OR 97301
- 17 f. US Trustee (Portland Office) *via* electronic mail to:

18 ustpregion18.pl.ecf@usdoj.gov

19 by mailing copies to the above parties *via* 1st class mail, postage
20 prepaid, or by e-mail.

21 I declare under penalty of perjury under the laws of the United States
22 that the foregoing is true and correct. Signed at Portland OR.

23

24

25 DATED 4/1/17 Susan Bier Susan Bier

26

27

Fill in this information to identify your case:

Debtor 1	Peter	Szanto	
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of Oregon			
Case number (If known)	3:16-bk-33185 pcm11		

Check if this is:

- An amended filing *at 4-1-2017*
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	Farrier / Watchmaker / Jeweler	
Employer's name	self-employed	
Employer's address	same as debtor Number Street PO Box 4614	
	City	OR 97208
	State	ZIP Code
How long employed there?	2 1/4 years	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ 0.00	\$ _____
3. Estimate and list monthly overtime pay.	3. + \$ 0.00	+ \$ _____
4. Calculate gross income. Add line 2 + line 3.	4. \$ 0.00	\$ _____

Debtor 1 Peter

First Name Middle Name

Last Name

Szanto

Case number (if known) 3:16-bk-33185 pcm11

For Debtor 1

For Debtor 2 or
non-filing spouse

Copy line 4 here..... ➡ 4. \$ 0.00 \$ _____

5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions	5a.	\$ _____	\$ _____
5b. Mandatory contributions for retirement plans	5b.	\$ _____	\$ _____
5c. Voluntary contributions for retirement plans	5c.	\$ _____	\$ _____
5d. Required repayments of retirement fund loans	5d.	\$ _____	\$ _____
5e. Insurance	5e.	\$ _____	\$ _____
5f. Domestic support obligations	5f.	\$ _____	\$ _____
5g. Union dues	5g.	\$ _____	\$ _____
5h. Other deductions. Specify: _____	5h.	+ \$ _____	+ \$ _____

6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$ _____ \$ _____

7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 0.00 \$ _____

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. See attached statement. 8a. \$ -9,050.00 \$ _____

8b. Interest and dividends and stock trading 8b. \$ 6,000.00 \$ _____

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$ 0.00 \$ _____

8d. Unemployment compensation 8d. \$ 0.00 \$ _____

8e. Social Security 8e. \$ 597.00 \$ _____

8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: _____ 8f. \$ 0.00 \$ _____

8g. Pension or retirement income 8g. \$ 0.00 \$ _____

8h. Other monthly income. Specify: farrier / jewelry activities 8h. + \$ 12,500.00 + \$ _____

9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. 9. \$ _____ \$ _____

10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 10. \$ 10,047.00 + \$ _____ = \$ 10,047.00

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: _____ 11. + \$ _____

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies 12. \$ 10,047.00

\$ 10,047.00
Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

 No. Yes. Explain: 1) Dissolution pending to increase rental prop income. 2) Increase from Equine health work

Schedule I - attachment

Line 8A

Income Statement for rental property – 11 Shore Pine Dr, Newport Beach CA 92657

Monthly basis

Gross Income 6,750.00

Mortgages -13,100.00

RE Tax -1,400.00

Property Insurance -100.00

Maintenance Reserve -100.00

Home Owners Associa Due -1,100.00

-9,050.00

1. The gross income from this property will be \$11-\$12,000 / month after debtor and his spouse complete dissolution proceedings. This is because rent will be normalized to market rates.

Additionally, property is located in prime summer vacation area and rates of \$10,000 / week for comparable property are common in the community.

2. When Bank of America restores interest only payments, mortgage expense will decline to \$8,000 / month.

Attachment to Schedule I

Page 3 / 3

Fill in this information to identify your case:

Debtor 1	Peter	Szanto
	First Name	Middle Name
	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name
	Last Name	
United States Bankruptcy Court for the: District of Oregon		
Case number (If known)	3:16-bk-33185 pcm11	

Check if this is:

- An amended filing at 4-1-2017
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents' names.

wife

62

No

Yes

son

20

No

Yes

No

Yes

No

Yes

No

Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses
4. \$ 500.00

If not included in line 4:

- 4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues

4a. \$ _____
4b. \$ _____
4c. \$ _____
4d. \$ _____

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans	5. \$ _____
6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ _____ 10.00
6b. Water, sewer, garbage collection	6b. \$ _____ 10.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ _____ 40.00
6d. Other. Specify: _____	6d. \$ _____
7. Food and housekeeping supplies	7. \$ _____ 500.00
8. Childcare and children's education costs	8. \$ _____
9. Clothing, laundry, and dry cleaning	9. \$ _____ 50.00
10. Personal care products and services	10. \$ _____ 50.00
11. Medical and dental expenses	11. \$ _____
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ _____ 100.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ _____
14. Charitable contributions and religious donations	14. \$ _____ 100.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ _____ 81.00
15b. Health insurance	15b. \$ _____
15c. Vehicle insurance	15c. \$ _____ 37.00
15d. Other insurance. Specify: Business	15d. \$ _____ 12.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: reserve for taxes paid quarterly	16. \$ _____ 200.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ _____
17b. Car payments for Vehicle 2	17b. \$ _____
17c. Other. Specify: _____	17c. \$ _____
17d. Other. Specify: _____	17d. \$ _____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ _____
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ _____
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ _____
20b. Real estate taxes	20b. \$ _____
20c. Property, homeowner's, or renter's insurance	20c. \$ _____
20d. Maintenance, repair, and upkeep expenses	20d. \$ _____
20e. Homeowner's association or condominium dues	20e. \$ _____

Debtor 1 Peter

First Name

Middle Name

Last Name

Szanto

Case number (if known) 3:16-bk-33185 pcm11

21. Other. Specify: _____

21. +\$_____

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ 1,690.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$_____

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 1,690.00

23. Calculate your monthly net income.

23a. Copy line 12 (*your combined monthly income*) from Schedule I.

23a. \$ 10,047.00

23b. Copy your monthly expenses from line 22c above.

23b. - \$ 1,690.00

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. \$ 8,357.00

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here: 1) Income from CA rental property will increase. 2) Income increase from equine health activities is steadily increasing. 3) anticipate selling one or two vehicles to increase cash reserve

Fill in this information to identify your case:

Debtor 1	Peter	Szanto	
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of Oregon			
Case number 3:16-bk-33185-pcm11 (If known)			

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____ . Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

Signature of Debtor 1

X

Signature of Debtor 2

Date 04/01/2017
MM / DD / YYYY

Date _____
MM / DD / YYYY